

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: M. W. Brown et al	§	Group Art Unit 3693
	§	
	§	Examiner: K. B. Bartley
Serial No.: 10/046,997	§	
	§	Atty Docket No.: AUS920010746US1
Filed: 01/16/2002	§	
	§	Customer No. 35,525
Title: CREDIT AUTHORIZATION SYSTEM AND METHOD	§	Confirmation No: 6351

Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

RESPONSE TO OFFICE ACTION

Dear Sir:

This is a Response to the Office Action dated January 9, 2007 (hereafter “the Office Action”). Claims 1-19 are in the case. Applicants present the following remarks demonstrating that the case is in condition for allowance.

Please do not amend the above-identified application or claims.

Remarks begin on page 2 of this paper.